



Order Filed on March 8, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Fifth Third Bank, N.A.

In re:

Patricia Russell-Chapman

aka Patricia R Chapman

Debtor.

Chapter: 13

Case No.: 21-13934-JNP

Hearing Date: March 15, 2022

Judge Jerrold N. Poslusny Jr.

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: March 8, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Patricia Russell-Chapman
Case No.: 21-13934-JNP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Fifth Third Bank, N.A. (“Creditor”), whereas the post-petition arrearage amount was \$1,001.40 as of March 2, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2017 Cadillac XTS; VIN: 2G61M5S33H9147818** (“Property”) provided that the Debtor complies with the following:

- a. On or before March 28, 2022 and continuing monthly on or before the 28th day of each consecutive month until paid in full, the Debtor shall cure the post-petition arrearage amount by making six (6) monthly payments of \$166.90 each directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the March 28, 2022 payment and continuing thereafter in accordance with the underlying loan documents.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Fifth Third Bank, N.A., 1830 East Paris S.E., MD#RSCB3E, Grand Rapids, Michigan 49546.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00 respectfully, to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Joel R. Spivack

Joel R. Spivack, Esq.
Law Office of Joel R. Spivack
1415 Marlton Pike East, Suite 302
Cherry Hill, NJ 08034
Counsel to Debtor

/s/ Gavin N. Stewart

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Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Patricia Russell-Chapman
Debtor

Case No. 21-13934-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 09, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia Russell-Chapman, 5918 Maple Drive, Mays Landing, NJ 08330-2343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank N.A. bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Debtor Patricia Russell-Chapman joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
U.S. Trustee	

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User: admin

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Date Rcvd: Mar 09, 2022

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6